

CLAIMS

We Claim:

- 5 1. A method facilitated by a computer network to accomplish a trusted transaction between a business entity and a networked consumer, comprising the acts of:
 providing an administrative server having a communications channel for electronically communicating with the business entity and having a communications channel for electronically communicating with a networked entity and the networked consumer;
- 10 providing a business registration system in the administrative server wherein the business entity can be authenticated and a unique identifier is assigned to the business entity (BEID), whereby the business entity is designated a registered business entity;
- 15 allowing the registered business entity to selectively access the administrative server to submit details of products and/or services provided by the registered business entity and to view selections made by the networked consumer wherein the administrative server will store the details of products and/or services provided by the registered business entity;
- 20 providing a networked entity registration system in the administrative server wherein the networked entity can be authenticated, whereby the networked entity is designated a registered networked entity; and
 providing a networked consumer registration system in the administrative server whereby a networked consumer who has authorized access to a registered networked entity's system can be designated a registered consumer and assigned a unique registered consumer identifier (RCID), and whereby a registered consumer with a valid RCID will be allowed access to data provided by a registered business entity and to make selections on the data, the selections being stored in the administrative server.
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2. The method as recited in Claim 1 wherein the registered consumer has authorized access to the registered networked entity's system through the registered networked entity's intra-network system.
- 5 3. The method as recited in Claim 1 wherein the registered consumer has authorized access to the registered networked entity's system through an Internet system.
- 10 4. The method as recited in Claim 1 further comprising the act of providing an on-line payment system where a registered consumer can make payments to a business entity for goods and/or services selected by the registered consumer.
- 15 5. The method as recited in Claim 1 wherein the communications channels employ a secure socket layer protocol.
6. The method as recited in Claim 1 wherein the identifiers comprise an e-mail address and a password.
- 20 7. The method as recited in Claim 6 wherein a process for designating a business entity as a registered business entity, comprising the acts of:
receiving registration information from the business entity including an e-mail address of a contact person for the business entity;
authenticating the business entity;
assigning a password to the business entity; and
25 electronically sending the password to the received e-mail address.
8. The method as recited in Claim 6 wherein a process for designating a networked entity as a registered networked entity, comprising the acts of:
receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;

authenticating the networked entity;
assigning a password for the networked entity; and
electronically sending the password to the received e-mail address.

5 9. The method as recited in Claim 6 wherein a process for designating a networked consumer as a registered consumer comprises the acts of:

receiving registration information from the networked consumer including an e-mail address of the networked consumer;

authenticating the registered networked entity;

10 assigning a password to the networked consumer; and

electronically sending the password to the received e-mail address.

10. The method as recited in Claim 1 wherein the authentication is accomplished by exchanging digital certificates.

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11. The method as recited in Claim 1 further comprising the act of authenticating the registered networked entity prior to designating the networked consumer as a registered consumer.

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12. The method as recited in Claim 4 wherein the identifier comprises an e-mail address and a password.

13. The method as recited in Claim 12 wherein a process for designating a business entity as a registered business entity, comprising the acts of:

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receiving registration information from the business entity including an e-mail address of a contact person for the business entity;

authenticating the business entity;

assigning a password to the business entity; and

electronically sending the password to the received e-mail address.

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14. The method as recited in Claim 12 wherein a process for designating a networked entity as a registered networked entity, comprising the acts of:

receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;

5 authenticating the networked entity;

assigning a password for the networked entity; and

electronically sending the password to the received e-mail address.

15. The method as recited in Claim 12 wherein a process for designating a networked consumer as a registered consumer comprises the acts of:

receiving registration information from the networked consumer including an e-mail address of the networked consumer;

authenticating the registered networked;

assigning a password to the networked consumer; and

15 electronically sending the password to the received e-mail address.

16. A method facilitated by a computer network to accomplish a trusted transaction of a group benefits plan involving a business entity, a networked entity, and a networked consumer, comprising the acts of:

20 providing an administrative server having a communications channel for electronically communicating with the business entity and having a communications channel for electronically communicating with the networked entity and networked consumer;

providing a business registration system in the administrative server wherein the business entity can be authenticated and a unique identifier is assigned to the business entity (BEID), whereby the business entity is designated a registered business entity;

30 allowing the registered business entity to selectively access the administrative server to submit details of group benefits plans provided by the registered business entity and to view selections made by the networked consumer

wherein the administrative server will store the details of the group benefits plans provided by the registered business entity;

5 providing a networked entity registration system in the administrative server wherein the networked entity can be authenticated and a unique identifier is assigned to the networked entity (NEID), whereby the networked entity is designated a registered networked entity;

10 allowing the registered networked entity to selectively access the details of the group benefits plans provided by a registered business entity and to endorse the group benefits plans wherein the administrative server will store the group benefits plans endorsed by the networked entity; and

15 providing a networked consumer registration system in the administrative server whereby a networked consumer who has authorized access to a registered networked entity's system can be designated a registered consumer and assigned a unique registered consumer identifier (RCID), and whereby a registered consumer with a valid RCID will be allowed access to the endorsed group benefits plans and will be allowed to make selections on the endorsed group benefits plans.

20 17. The method as recited in Claim 16 wherein the registered consumer has authorized access to the registered networked entity's system through the registered networked entity's intra-network system.

25 18. The method as recited in Claim 16 wherein the registered consumer has authorized access to the registered networked entity's system through an Internet system.

19. The method as recited in Claim 16 further comprising the act of providing an on-line payment system where a registered networked entity can make payments to a business entity for group benefits plans selected by a registered consumer.

20. The method as recited in Claim 16 wherein the communications channels employ a secure socket layer protocol.
21. The method as recited in Claim 16 wherein the identifiers comprise an e-mail address and a password.
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22. The method as recited in Claim 21 wherein a process for designating a business entity as a registered business entity comprising the acts of:
- receiving registration information from the business entity including an e-mail address of a contact person for the business entity;
- 10 authenticating the business entity;
- assigning a password to the business entity; and
- electronically sending the password to the received e-mail address.
- 15 23. The method as recited in Claim 21 wherein a process for designating a networked entity as a registered networked entity comprising the acts of:
- receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;
- 20 authenticating the networked entity;
- assigning a password to the networked entity; and
- electronically sending the password to the received e-mail address.
- 25 24. The method as recited in Claim 21 wherein a process for designating a networked consumer as a registered consumer comprises the acts of:
- receiving registration information from the networked consumer including an e-mail address of the networked consumer;
- authenticating the registered networked entity;
- assigning a password to the networked consumer; and
- electronically sending the password to the received e-mail address.
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25. The method as recited in Claim 16 wherein the authentication is accomplished by exchanging digital certificates.
- 5 26. The method as recited in Claim 16 further comprising the act of authenticating the registered networked entity prior to designating the networked consumer as a registered consumer.
- 10 27. The method as recited in Claim 19 wherein the identifier comprises an e-mail address and a password.
- 15 28. The method as recited in Claim 27 wherein a process for designating a business entity as a registered business entity comprising the acts of:
receiving registration information from the business entity including an e-mail address of a contact person for the business entity;
- 20 29. The method as recited in Claim 27 wherein a process for designating a networked entity as a registered networked entity comprising the acts of:
receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;
authenticating the networked entity;
assigning a password to the networked entity; and
25 electronically sending the password to the received e-mail address.
30. The method as recited in Claim 27 wherein a process for designating a networked consumer as a registered consumer comprises the acts of:
receiving registration information from the networked consumer including an e-mail address of the networked consumer;

authenticating the registered networked entity;
assigning a password to the networked consumer; and
electronically sending the password to the received e-mail address.

- 5 31. An administrative server apparatus for facilitating a trusted transaction
between a business entity and a networked consumer comprising:
 a communication mechanism for allowing the administrative server to
electronically communicate with the business entity and a communication
mechanism for allowing the administrative server to electronically communicate
10 with a networked entity and the networked consumer;
 a business registration mechanism wherein the business entity can be
authenticated and a unique identifier is assigned to the business entity (BEID),
whereby the business entity is designated a registered business entity;
 a mechanism for allowing the registered business entity to selectively access
15 the administrative server to submit details of products and/or services provided by
the registered business entity and to view selections made by the networked
consumer, and a storage device for storing the details of products and/or services
provided by the registered business entity;
 a networked entity registration mechanism wherein the networked entity can
20 be authenticated, whereby the networked entity is designated a registered networked
entity; and
 a networked consumer registration mechanism whereby a networked consumer
having authorized access to a registered networked entity's system can be
designated a registered consumer and assigned a unique registered consumer
25 identifier (RCID), and whereby a registered consumer with a valid RCID will be
allowed access to data provided by a registered business entity and make selections
on the data, the selections being stored in the storage device of the administrative
server apparatus.

32. The apparatus as recited in Claim 31 wherein the registered consumer has authorized access to the registered networked entity's system through the registered networked entity's intra-network system.
- 5 33. The apparatus as recited in Claim 31 wherein the registered consumer has authorized access to the registered networked entity's system through an Internet system.
- 10 34. The apparatus as recited in Claim 31 further comprising an on-line payment mechanism where a registered consumer can make payments to a business entity for goods and/or services selected by the registered consumer.
- 15 35. The apparatus as recited in Claim 31 wherein the communications mechanisms employ a secure socket layer protocol.
- 20 36. The apparatus as recited in Claim 31 wherein the identifiers comprise an e-mail address and a password.
- 25 37. The apparatus as recited in Claim 36 wherein the business entity registration mechanism comprises:
a mechanism for receiving registration information from the business entity including an e-mail address of a contact person for the business entity;
a mechanism for authenticating the business entity;
a mechanism for assigning a password to the business entity; and
a mechanism for electronically sending the password to the received e-mail address.
38. The apparatus as recited in Claim 36 wherein the networked entity registration mechanism comprises:

a mechanism for receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;

5 a mechanism for authenticating the networked entity;

 a mechanism for assigning a password to the networked entity; and

 a mechanism for electronically sending the password to the received e-mail address.

39. The apparatus as recited in Claim 36 wherein the networked consumer registration mechanism comprises:

10 a mechanism for receiving registration information from the networked consumer including an e-mail address of the networked consumer;

 a mechanism for authenticating the registered networked entity;

 a mechanism for assigning a password to the networked consumer; and

 a mechanism for electronically sending the password to the received e-mail address.

40. The apparatus as recited in Claim 31 wherein the authentication is accomplished by exchanging digital certificates.

20 41. The apparatus as recited in Claim 31 further comprising a mechanism for authenticating the registered networked entity prior to designating the networked consumer as a registered consumer.

25 42. The apparatus as recited in Claim 34 wherein the identifiers comprise an e-mail address and a password.

43. The apparatus as recited in Claim 42 wherein the business entity registration mechanism comprises:

30 a mechanism for receiving registration information from the business entity including an e-mail address of a contact person for the business entity;

a mechanism for authenticating the business entity;
a mechanism for assigning a password to the business entity; and
a mechanism for electronically sending the password to the received e-mail address.

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44. The apparatus as recited in Claim 42 wherein the networked entity registration mechanism comprises:

a mechanism for receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;

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a mechanism for authenticating the networked entity;

a mechanism for assigning a password for the networked entity; and

a mechanism for electronically sending the password to the received e-mail address.

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45. The apparatus as recited in Claim 42 wherein the networked consumer registration mechanism comprises:

a mechanism for receiving registration information from the networked consumer including an e-mail address of the networked consumer;

a mechanism for authenticating the registered networked entity;
a mechanism for assigning a password to the networked consumer; and
a mechanism for electronically sending the password to the received e-mail address.

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46. A system under the control of a business entity facilitating a trusted transaction with a networked consumer, the system comprising:

a business entity server;
an electronic communicating mechanism for providing the business entity server access to a server-to-server electronic communication channel;

an authenticating system coupled to said business entity server for facilitating an authentication process of the business entity when said networked entity server is accessing the electronic communication channel; and

5 a mechanism for outputting registration information wherein the outputting of the registration information initiates the authentication process of the business entity, and for receiving a business entity identifier, wherein outputting the business entity identifier allows details of products and/or services to be outputted to the electronic communication channel and further allows selections of products and/or services made by the networked consumer to be received from the electronic 10 communication channel.

47. The system as recited in Claim 46 wherein the authenticating system employs a digital certificate authenticating protocol.

15 48. The system as recited in Claim 46 wherein the electronic communication mechanism employs the secure socket layer protocol.

49. The system as recited in Claim 46 wherein the business entity identifier is an e-mail address of a contact person for the business entity and a password.

20 50. The system as recited in Claim 46 wherein the networked consumer has authorized access to an intra-network system of a networked entity.

51. The system as recited in Claim 50 wherein the authenticating system 25 employs a digital certificate authenticating protocol.

52. The system as recited in Claim 50 wherein the electronic communication mechanism employs the secure socket layer protocol.

53. The system as recited in Claim 50 wherein the business entity identifier is an e-mail address of a contact person for the business entity and a password.

54. A system under the control of a networked entity facilitating a trusted transaction between a business entity and a networked consumer, the system comprising:

a networked entity server;

a system for facilitating an electronic connection of the networked entity server to a PC via a network system;

10 a communication mechanism for providing networked entity server access to a server-to-server electronic communication channel;

an authenticating system coupled to the networked entity server for facilitating an authentication process of the networked entity when the networked entity server is accessing the electronic communication channel;

15 a mechanism for outputting networked entity registration information and for receiving a networked entity identifier, wherein the outputting of the networked entity registration information initiates the authentication process; and

20 a mechanism for allowing the PC to access the electronic communication channel to output networked consumer registration information wherein the outputting of the networked consumer registration information initiates the authentication process of the networked entity, and for allowing the PC to receive a registered consumer identifier wherein an outputting of the registered consumer identifier allows the PC to receive details of products and/or services and to make selections on the products and/or services.

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55. The system as recited in Claim 54 wherein the network system is an intra-network system.

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56. The method as recited in Claim 54 wherein the network system is an Internet system.

57. The system as recited in Claim 54 wherein said authenticating system employs the digital certificate authenticating protocol.
- 5 58. The system as recited in Claim 54 wherein the communicating mechanism employs the secure socket layer protocol.
59. The system as recited in Claim 55 wherein the intra-network system is a local area network system.
- 10 60. The system as recited in Claim 55 wherein the intra-network system is a wide area network system.
- 15 61. The system as recited in Claim 54 wherein an authorized access requires submission of a proper login ID and password.
62. The system as recited in Claim 54 wherein the identifiers comprise an e-mail address and password.